

# CompCare

Medical Scheme



From only  
**R2 870 Per Month**

## THE UNISAVE OPTION 2022

Discretionary Savings Plan



VISIT YOUR HEALTHCARE  
PROVIDER ONLINE

| [u-consult.co.za](https://u-consult.co.za)

At CompCare we believe in giving you more. **Complete Cover. Committed Care. CompCare.**

[compcare.co.za](https://compcare.co.za)

Administered by  **Universal**™

CompCare Medical Scheme is administered by Universal Healthcare Administrators (Pty) Ltd.

# THE UNISAVE OPTION

**UNISAVE - KNOW YOUR OPTION.** You're young at heart and big on life, so you know what you want: the freedom of flexibility and cover you can count on!

## 1 CONTROL YOUR DAY-TO-DAY SPENDING

Savings can be used as and when you want. Unused savings get carried over from year to year.

## 2 UNLIMITED HOSPITALISATION

UNISAVE offers you unlimited cover for in-hospital and hospital-related services.

## 3 BENEFITS PAID FROM RISK

All PMBs, Wellness and Preventative Benefits, Ambulance Services and Netcare 911.

## 4 WELLNESS AND PREVENTATIVE BENEFITS

UNISAVE includes preventative care, emotional wellness, emotional wellness, active lifestyle programmes, women's health, kids' wellness and men's health benefits.

Live life to the fullest.

**ADVENTURE SPORTS** are covered.

**27** chronic conditions covered.

Keep **YOUR WELLNESS** at heart.

COMPCARE'S PREVENTATIVE BENEFITS

### Contributions Effective from 1 January 2022

Monthly	Principal Member	Adult Dependand	Child Dependand
Risk	R2 154	R1 799	R646
Savings	R716	R598	R214
<b>Total</b>	<b>R2 870</b>	<b>R2 397</b>	<b>R860</b>
<b>Annual Benefit Amounts for 2022</b>			
Annual Savings	R8 592	R7 176	R2 568

A child dependand is a dependand who is under the age of 21 years or a full time student up to the age of 27 years. An adult dependand is a dependand who is 21 years or older. These rates are only applicable to the main member and a maximum of three child dependands.

THESE BENEFITS ARE SUBJECT TO YOUR SAVINGS

# DAY-TO-DAY BENEFITS



Benefits are paid @ 100% of the scheme rate unless otherwise specified.

## Consultations, procedures and materials

**GPs and Specialists**  
**Paid from PMSA.**

A referral from a GP is required before seeking treatment from a specialist except for services provided by an ophthalmologist, gynaecologist, oncologist or urologist (for beneficiaries over the age of 40) and a paediatrician in respect of children under the age of 2 years or where multiple visits to a specialist has been authorised. Non-referral will attract a 30% co-payment. Please remember to obtain pre-authorisation for any procedures.

## Auxiliary services

Collective limit of **R3 100 PMF** in and out of hospital.  
Audiologists, chiropractors, dietitians, homeopaths (consultations), naturopaths (consultations), speech and occupational therapists, chiropody, podiatry, social workers, physiotherapy and biokinetics.

## Radiology

### Basic radiology

Including black and white X-rays and ultrasound.

### Specialised radiology

MRI, CT, High resolution CT and PET scans. The first **R1 000** is paid from available savings. Limited to **R26 500** per year unless otherwise pre-authorised. Pre-authorisation required for all MRI and CT scans. High resolution CT scans or PET scans subject to special medical motivation and pre-authorisation. No benefit for unauthorised scans. No benefit for screening purposes.

Contact **0860 111 090** or email [preauthorisation@universal.co.za](mailto:preauthorisation@universal.co.za)

## Surgical and medical appliances

Wheelchairs, crutches, glucometers, hearing aids, artificial eyes and external fixators. Pre-authorisation required and sub-limits apply.

## Medicines

**Paid from PMSA.**

### Acute medicines

**Prescription medicines** - Schedule 3 and higher.

### Over the counter medicines (OTC)

Including homeopathic medicine and sport supplements with a NAPPI code.

## Pathology

## Optometry

100% of SAOA rate.

### Eye test

1 Visit PB.

### Lenses and contact lenses

Frames

## Dentistry

### Basic dentistry

Conservative and restorative. Unlimited conservative dentistry per child younger than 6 years once PMSA is depleted.

### Specialised dentistry

Dentures, crowns, bridgework, metal fillings and inlays.

Subject to protocols.

A quotation must be submitted for approval prior to the commencement of the treatment. No benefit for orthodontic treatment for patients older than 18 years.

Email address for dental authorisation [dental@universal.co.za](mailto:dental@universal.co.za)



Visit your healthcare provider online  
[u-consult.co.za](http://u-consult.co.za)

## Radial Keratotomy and excimer laser



Specialist pre-authorisation email  
[specauth@universal.co.za](mailto:specauth@universal.co.za)

General pre-authorisation email  
[preauthorisation@universal.co.za](mailto:preauthorisation@universal.co.za)

Contact **0861 222 777** or email [compcare@universal.co.za](mailto:compcare@universal.co.za)  
or visit our **Mobi App**.



MAJOR MEDICAL EXPENSES

# HOSPITAL BENEFITS



## Hospitalisation

Specified elective procedures may have a co-payment (excluding PMBs), please refer to our website ([compcare.co.za](http://compcare.co.za)) for a list of co-payments and exclusions.

## Surgical Procedures out-of-hospital

## Auxillary services in hospital

Physiotherapy, biokinetics, dietitian, etc. Limited to **R3 100 PMF**. Combined limit in and out of hospital. Subject to a separate pre-authorisation and clinical protocols. To be recommended by the treating medical practitioner.

## Hospital related accounts

GP visits, specialists, radiology, surgical procedures and blood transfusions. Specialists paid at 100% of the scheme rate.

## Organ transplants

## Surgical prostheses

Overall limit of **R33 000 PMF**. Sub-limits apply. Contact our pre-authorisation department to find out about our special arrangements for hip and knee replacements.

## Pathology

## Medicine in hospital

## Basic Radiology

## Specialised radiology

MRI, CT, High resolution CT and PET scans. Limited to **R26 500**. The first **R1 000** is paid from available savings.

## Medicine upon discharge (TTO)

7 days' supply.

- Contact 0860 111 090, email [preauthorisation@universal.co.za](mailto:preauthorisation@universal.co.za) or visit our Mobi App for pre-authorisation.
- For hospital account queries email [hospitalaccounts@universal.co.za](mailto:hospitalaccounts@universal.co.za)

## Contact details



**CompCare:**  
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Sunninghill Park, Sandton

PO Box 1411, Rivonia, 2128

Tel: 0861 222 777  
E-mail: [compcare@universal.co.za](mailto:compcare@universal.co.za)  
Website: [compcare.co.za](http://compcare.co.za)

**Complaints escalated to the Council for Medical Schemes:**

Tel: 0861 123 267  
E-mail: [complaints@medicalschemes.com](mailto:complaints@medicalschemes.com)  
Web: [medicalschemes.com](http://medicalschemes.com)

# THE UNISAVE OPTION

## Premiums You Can Afford

For more details on the UNISAVE option, please see the UNISAVE 12 page brochure.

This brochure is a summary of the benefits of CompCare Medical Scheme. All information relating to the 2022 CompCare Medical Scheme benefits and contributions are subject to formal approval by the Council for Medical Schemes. On joining the Scheme, all members will receive a detailed member brochure, as approved. The final registered Rules of the Scheme will apply.

All limits are pro-rated when a member or a beneficiary joins the scheme during the year, calculated from the date of registration to the end of that financial year. If you leave the Scheme before the year is up and have used all the funds in your savings account, you will owe the Scheme the advanced portion of the Medical Savings Account you have used as it is a pro-rated benefit allocated in advance for the full benefit year. This summary is for information purposes only and does not supersede the rules of the Scheme. In the event of a discrepancy between the summary and the rules, the rules will prevail.

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